				BK 0 4 7 0 PG 0 0 9 0
	D#212951-7-3			STATE MSDESOTO CO.
	PREPARED BY & RETURN TO: RAY HUNDLEY TRANSCONTINENTAL TITLE CO			Apr 20   26 PH '04
	4033 TAMPA RD, SUITE 101 OLDSMAR, FL 34677 1-800-225-7897			410 PG 90 OH. CLK.
	UNION PLANTERS BANK,		)	
	NATIONAL ASSOCIATION		)	
	GRANTOR	)		
			)	SPECIAL
	TO		)	WARRANTY DEED
		)		
¥	BAREND KRUGER AND MARGARETHA	1	)	
	KRUGER		)	
	GRANTEE		)	

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, UNION PLANTERS BANK, NATIONAL ASSOCIATION, does hereby sell, convey and specially warrant unto BAREND KRUGER AND MARGARETHA KRUGER, the following described property situated in the County of DeSoto, State of Mississippi, more particularly described as follows, to-wit:

## + HUSBAND AND WIFE PARCELS 1-3 APN: 3094 - 1905.0 - 00311.00

Lots 310, 311, and 312, Section B, Lake O' the Hills Subdivision, in Section 19, Township 3 South, Range 9, West, DeSoto County, Mississippi as per Plat thereof recorded in Plat Book 2, Page 35-36, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The conveyance herein is subject to an easement on Lot 311 for the purpose of septic systems to be located and approved by the local health department for the benefit of Lots 310 & 312.

## PARCELS 4-5

Lots 314 and 315, Section B, Lake O' the Hills Subdivision, in Section 19, Township 3 South, Range 9, West, DeSoto County, Mississippi as per Plat thereof recorded in Plat Book 2, Page 35-36, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The conveyance herein is subject to an easement on Lot 315 for the purpose of septic systems to be located and approved by the local health department for the benefit of Lot 314.

The Grantor does hereby covenant with the Grantee, except as above-noted, that, at the time of delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through, or under it, but against none other.

Grantor makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made ny Grantor, but on their own judgment.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

Possession is to be given with delivery of deed.

WITNESS MY SIGNATURE this the 22<sup>nd</sup> day of March, 2004.

UNION PLANTERS BANK, NATIONAL ASSOCIATION

By: Xay H. Seyfarth, Jr., Vice President

## STATE OF MISSISSIPPI COUNTY OF FORREST

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this the <u>22<sup>nd</sup></u> day of March 2004, within my jurisdiction, the within named <u>Gary H. Seyfarth, Jr.</u>, who acknowledged that he/she is <u>Vice President</u> of UNION PLANTERS BANK, NATIONAL ASSOCIATION, a Banking Corporation, and that for and on behalf of said corporation, he/she executed the above and foregoing instrument, after having been duly authorized by said Corporation so to do.

My Commission Expires: 5 20 07

MY COMMISSION EXPIRES MAY 20, 2007

Notary Public Michael W. Peters, Sk Grantor's Address:

215 Forrest St.

Hattiesburg, MS 39401
Work Phone #: 877-377-4543
Home Phone #: 600-980-2402

Grantee's Address:
1465 Moss Point Dr.
Southhauth, MS 38671

Work Phone #: NA

Home Phone#: 1463

This instrument prepared by: Eric L. Sappenfield, PLLC 6858 Swinnea Road, #5 Rutland Place Southaven, MS 38671 662-349-3436

unionplanters